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motion of religious freedom for all peoples must continue to serve as a central element of our foreign policy.

Reflecting our steadfast commitment to this goal, last fall the Congress passed, and I was proud to sign into law, the International Religious Freedom Act of 1998. This legislation enhances our ability to advance freedom of religion for men and women of all faiths throughout the world. It also establishes a new position at the Department of State—the Ambassador at Large for International Religious Freedom—to ensure that religious liberty concerns receive consistent and appropriate attention at the highest policy-making levels.

On Religious Freedom Day, let us give thanks for this precious right that has so profoundly shaped and sustained our Nation, and let us strengthen our efforts to share its blessings with oppressed peoples everywhere.

NOW, THEREFORE, I, WILLIAM J. CLINTON, President of the United States of America, by virtue of the authority vested in me by the Constitution and laws of the United States, do hereby proclaim January 16, 1999, as Religious Freedom Day. I call upon the people of the United States to observe this day with appropriate ceremonies, activities, and programs, and I urge all Americans to reaffirm their devotion to the fundamental principles of religious freedom and religious tolerance.

IN WITNESS WHEREOF, I have hereunto set my hand this fourteenth day of January, in the year of our Lord nineteen hundred and ninety-nine, and of the Independence of the United States of America the two hundred and twenty-third.

WILLIAM J. CLINTON

Proclamation 7163 of January 15, 1999

Martin Luther King, Jr., Federal Holiday, 1999

By the President of the United States of America A Proclamation

January 15 would have marked the 70th birthday of Dr. Martin Luther King, Jr., a man of great vision and moral purpose whose dream for our Nation set into motion such powerful, sweeping changes that their impact is still being felt today. While he was taken from us too soon, we still have with us the gifts of his vision, convictions, eloquence, and example. We still hear the echo of his voice telling us that "Life's most persistent and urgent question is, 'What are you doing for others?'"

We know what Dr. King did for others. He energized and mobilized a generation of Americans, black and white, to join in the struggle for civil rights, to respond to violence, hatred, and unjust incarceration with the spirit of peace, love, and righteousness. He taught us that we could not claim America as the land of justice, freedom, and equality as long as millions of our citizens continually and systematically faced discriminatory and oppressive treatment. He challenged us to recognize that the fundamental rights of all Americans are forever interconnected, for "we are

caught in an inescapable network of mutuality, tied in a single garment of destiny. Whatever affects one directly, affects all indirectly."

Martin Luther King, Jr., awakened America's conscience to the immorality of racism. He was the driving force behind the passage of the Civil Rights Act of 1964, the Voting Rights Act of 1965, and the Fair Housing Act of 1968. For African Americans, this landmark legislation meant that the opportunity for a quality education would no longer be impossible, the levers of the voting booth would no longer be out of reach, and the purchase of a dream home would no longer be unattainable. Millions of Americans—of every race and background and culture—live brighter lives today because of Martin Luther King, Jr.

Dr. King's dream of unity for America did not die with him. Today, as our Nation becomes increasingly multiracial and multiethnic, his compelling vision is more important than ever, and the means for realizing it are now within our reach. This past year, as part of my Initiative on Race, Americans across the country participated in thousands of honest and open conversations about race in a sincere effort to heal our divisions and move toward genuine reconciliation. We learned much about the roots of prejudice; but more important, we learned much about how to overcome it. In community after community, in every field of endeavor from sports and education to business and religion, we discovered organizations and programs that have succeeded in bridging gaps between people of different races and cultures. These promising practices offer us both realistic guidelines for everyday action and genuine hope that we can respect one another's differences and embrace the values that unite us.

Now it is our turn to answer the question, "What are you doing for others?" As part of our response, each year since 1994 we have made the Martin Luther King, Jr., Federal Holiday a national day of service, a day on which to honor Dr. King's legacy through service projects across our country. Instead of taking a day off, millions of our fellow Americans respond to the needs of their communities, through activities like tutoring children, sheltering the homeless, making schoolyards safer, or making public parks more inviting.

Let us make this year's observance the beginning of a broader effort to improve our communities and the lives of our fellow Americans, to make the personal choices and take the personal actions that will bridge the gaps—racial and otherwise—that keep us from becoming the people we were meant to be. Working together, joining our hearts and our hands, we will succeed in building One America for the 21st century and in fulfilling the dream of Martin Luther King, Jr.

NOW, THEREFORE, I, WILLIAM J. CLINTON, President of the United States of America, by virtue of the authority vested in me by the Constitution and laws of the United States, do hereby proclaim Monday, January 18, 1999, as the Martin Luther King, Jr., Federal Holiday. I call upon all Americans to observe this occasion and to honor Dr. King's legacy with appropriate programs, ceremonies, and activities.

IN WITNESS WHEREOF, I have hereunto set my hand this fifteenth day of January, in the year of our Lord nineteen hundred and ninety-nine, and

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of the Independence of the United States of America the two hundred and twenty-third.

WILLIAM J. CLINTON

Proclamation 7164 of January 29, 1999

National Consumer Protection Week, 1999

By the President of the United States of America A Proclamation

Consumers are too often the target of unfair, deceptive, or fraudulent practices. Modern advances in telecommunications and marketing technology have dramatically increased both the sophistication and the potential threat of such practices. Perpetrators of fraud can reach consumers across the country through the Internet, on television, the telephone, or by direct mail, misrepresenting themselves as legitimate business people. Because their proposals appear legitimate, these unscrupulous operators frequently succeed in cheating vulnerable consumers out of hard-earned dollars.

One of the most damaging fraudulent practices is credit fraud. Credit fraud—stealing credit cards or credit identities and cheating consumers through deceptive or abusive lending practices—can be difficult to recognize. Fraudulent credit transactions are often complicated and can occur when perpetrators hide or fail to disclose essential information to consumers. By stealing consumers' credit identities, criminals can run up huge debts and ruin their victims' credit records. And credit fraud costs all of us in higher interest rates and fees.

The best defense we have against credit fraud is education. The Federal Trade Commission (FTC), the National Association of Consumer Agency Administrators, the U.S. Postal Inspection Service, the American Association of Retired Persons, the National Consumers League, the Consumer Federation of America, and the National Association of Attorneys General are working in partnership to inform Americans about the dangers of credit fraud. As part of this effort, the FTC and its partners offer information online, by telephone, and in writing to alert consumers about the warning signs of credit fraud and how to protect themselves against it. The FTC, in cooperation with State Attorneys General and the Internal Revenue Service, is also actively prosecuting credit fraud cases that target some of our most vulnerable citizens.

I encourage all Americans to learn more about credit fraud, to read their credit reports carefully, to protect such personal information as their bank account, credit card, and Social Security numbers, and to know how to recognize the characteristics of fraudulent proposals. By using credit wisely and remaining alert to the possibility of credit fraud, we can better protect the well-being of our families and preserve our financial health and security.

NOW, THEREFORE, I, WILLIAM J. CLINTON, President of the United States of America, by virtue of the authority vested in me by the Constitution and the laws of the United States, do hereby proclaim January 31